

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF VIRGINIA

Richmond Division

VICTORIA L. FRAZIER,

Plaintiff

v.

CIVIL NO. 3:11cv497-JRS

EXPERIAN INFORMATION
SOLUTIONS, INC., *et al.*

Defendants.

DECLARATION OF OLGA CAMPOS-JORGE MACIAS

Pursuant to 28 U.S.C. § 1746, I, Olga Campos-Jorge Macias, declare the following:

1. In March 2011, I was providing housing counseling to Harry Frazier ("Mr. Frazier") for his mortgage loan with Litton Loan Servicing, LP ("Litton").
2. On March 25, 2011, I contacted Litton by telephone to verify which documents Litton requested in its March 11, 2011 correspondence to Mr. Frazier.
3. In the March 11, 2011 correspondence, Litton asked for the following documents: (i) Complete and signed Request for Modification and Affidavit (RMA) or Hardship Affidavit form; (ii) signed and dated IRS Form 4506-T (Request for Transcript of Tax Return), including social security numbers for all borrowers/contributors; (iii) Letter of Explanation; and (iv) a copy of the most recent profit/loss statement for each business.
4. During this phone conversation, I spoke with Litton representative by the name of Valerie Graham.
5. Ms. Graham indicated that Litton needed the RMA because Ms. Frazier was not added to the original RMA submitted on February 2, 2011.
6. I explained to Ms. Graham that Ms. Frazier was not a borrower on the mortgage account.



7. Ms. Graham then placed me on hold and reviewed the account information.

8. After several minutes, Ms. Graham returned and agreed that Ms. Frazier was not the borrower on the account.

9. Ms. Graham sent an e-mail to her supervisor while we were discussing the other documents Litton needed from Mr. Frazier.

10. Her supervisor responded while I was still on the phone and indicated that Ms. Frazier was a co-borrower without any explanation.

11. I continued to dispute that Ms. Frazier was a co-borrower. This prompted Ms. Graham to place me on hold so she could discuss the account with her supervisor.

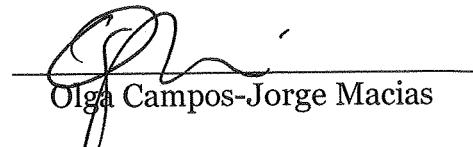
12. When Ms. Graham returned to the phone, she said that she and her supervisor realized that Ms. Fraizer was not a co-borrower.

13. She said that they would make a note on the account and e-mail the necessary staff.

14. Since Litton no longer needed the RMA with Ms. Frazier's information, Ms. Graham instructed me just to send in the Form 4506-T because Litton had all the other information.

I declare under penalty of perjury that the foregoing is true and correct.

EXECUTED this 10th day of February, 2012.



Olga Campos-Jorge Macias